

REMARKS

Claims 81-84, 94 and 96 have been amended to clarify the invention.

The allowance of claims 41-80 and 99-142 is noted, with thanks.

Claims 94 and 96 have been amended to eliminate the issue of multiple statutory class of invention by including the step of "using a biller computer comprising accounts receivable software to apply said payment made by said customer against said invoice as of said date and time said customer makes said payment," and it is believed that these amendments are sufficient to traverse the pending rejection of these claims under 35 U.S.C. §§101 and 112. It is therefore submitted that the rejection of claims 94 and 96 should now be withdrawn.

Claims 81 and 82 have been amended to include the element of "a computer-implemented payee accounts receivable system," and it is believed that these amendments are sufficient to traverse the rejections of these claims under 35 U.S.C. §112 as being single means claims. Claims 85 and 89, which depend from claim 81, and claims 86 and 90, which depend from claim 82, are also now believed to be allowable for the same reasons given with respect to their respective parent claims, as well as for their own additional limitations. It is therefore submitted that the rejection of claims 81, 82, 85, 86, 89, and 90 should now be withdrawn.

Claim 83 has been amended to clarify that the payment data includes "scanned or manually entered information obtained from a payment made by a payor in the form of a physical payment instrument" and further includes "the date and time said payment is received from said payor." Similarly, claim 84 has been amended to clarify that the payment data includes "scanned or manually entered information obtained from a payment made by a payor in person via a cashier," and further includes "the date and time said payment is received from

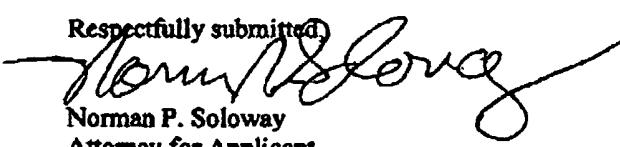
Amendment D Under Rule 116
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said payor." It is believed that these amendments are sufficient to traverse the rejections of these claims under 35 U.S.C. §112 as omitting essential steps. Claims 87 and 91, which depend from claim 83, and claims 88 and 92, which depend from claim 84, are also now believed to be allowable for the same reasons given with respect to their respective parent claims, as well as for their own additional limitations. It is therefore submitted that the rejection of claims 83, 84, 87, 88, 91 and 92 should now be withdrawn.

All of the claims of the Application are now believed to be in order for allowance. Early and favorable action is respectfully requested.

In the event there are any fee deficiencies or additional fees are payable, please charge them (or credit any overpayment) to our Deposit Account No. 08-1391.

Respectfully submitted,


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I hereby certify that this correspondence is being sent via facsimile to EXAMINER PATEL of the United States Patent and Trademark Office at facsimile number (703) 872-9306, on November 5, 2004 from Tucson, Arizona.

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